

**IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO**

IN RE: **MICHEL O COLLAZO GONZALEZ**
SSN xxx-xx-0435

CASE NO: **19-05370-EAG**

Debtor(s)

Chapter 13

STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION

Petition Filing Date: **09/19/2019**

First Meeting Date: **10/25/2019 at 10:00AM**

Days From Petition Date: **39**

341 Meeting Date: **10/25/2019 at 10:00AM**

910 Days Before Petition: **03/23/2017**

Confirmation Hearing Date: **11/15/2019 at 3:30PM**

Chapter 13 Plan Date: **10/10/2019** ☐ Amended

Plan Base: **\$34,680.00** Plan Docket # **9**

This is Debtor(s) 5 Bankruptcy petition.

This is the 1 scheduled meeting.

Payment(s) ☐ Received or ☐ Evidence shown at meeting:

Total Paid In: **\$0.00**

Check/MO# **MO SHOWED EVIDENCE**

Date: _____ Amount: \$ **150.00**

*APPEARANCES: ☐ Telephone ☐ Video Conference

Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

Joint Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

☒ Examined ☐ Not Examined under Oath

☒ Examined ☐ Not Examined under Oath

Attorney for Debtor(s): ☐ Not Present ☒ Present

Name of Attorney Present (Other than Attorney of Record): _____

☐ Pro-se

☒ Creditor(s) Present ☐ None

BPPR-VILCHES, FIRSTBANK-MELCHOR

*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **ALEXANDRA BIGAS VALEDON***

Total Agreed: **\$4,000.00** Paid Pre-Petition: **\$500.00** Outstanding (Through the Plan): **\$3,500.00**

*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor's/s' Commitment Period: ☒ Under Median Income 36 months ☐ Above Median Income 60 months §1325(b)(1)(B)
Projected Disposable Income: \$ **N/A**

☐ The Trustee cannot determine debtor's/s' commitment period at this time.

If the estate were liquidated under Chapter 7, nonpriority unsecured claims would be paid approximately (\$26,299.00)

The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 6 %

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☒ CLOSED ☐ HELD OPEN FOR ____ DAYS

§341 Meeting Rescheduled for: _____

Comments:

*TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6) The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(1)] Failure to comply with her/his/their duties.[11 U.S.C.704(a)(4) and 1302(b)(1)]

- Debtor's circumstances changed; he now has a new job. The Trustee is hereby requesting pay stubs (or a certification from his employer) regarding income generated during the months of August to October/2019 for evaluation.

[1325(a)(6)] Payment Default Feasibility - Debtor(s) is in default with proposed plan payments, to the trustee and/or creditor(s).

Debtor has failed to commence making plan payments.

[1325(a)(6)] Feasibility - Debtor(s) does not has/have the capacity to make proposed plan payments.

Debtor testified he is paying \$700 for a rent, but the same is not listed

[1325(a)(8)] DSO Payment Default - Debtor(s) is in default with post-petition DSO payments.

Debtor has failed to provide evidence of being current with post-petition DSO payments up to the present date. Furthermore, debtor must continue providing such evidence up to case confirmation.

Claim 6 - ASUME-JESSICA CARATINI RIVERA, Debtor alleges he has no longer to pay such obligation, he must submit evidence the account has been closed.

Claim 5 - ASUME-VIRMARILIS FLORES MELENDEZ, Debtor showed evidence of October payment.

*OTHER COMMENTS / OBJECTIONS

/s/ Jose R. Carrion, Esq.
Trustee Meeting Date: Oct 25, 2019

/s/ Juliel Perez, Esq., Presiding Officer